



The Senior Sentinel

884-4100 885-5381 863-6112 587-8653 654-9003 798-0231



Annual Saratoga County Fair

July 19 –24

Senior Citizen's Day Wednesday, July 20

Be sure to visit our table in the Office for the Aging Tent
Come visit us for free giveaways on Senior Citizens Day

The Saratoga County Office for the Aging will be closed Monday, July 4th
We wish all of you a safe and **Happy Fourth of July!**

Saratoga County Public Health and the Office for the Aging Health Screening Schedule for August 2016.

Shenendehowa Adult Community Center	1:30 pm - 3:30 pm	August 19, 2016
Halfmoon Senior Center	10:00 am-12:00 pm	August 24, 2016

Need Help Paying for Medicare?

*Medicare Savings Programs, also known as Medicare Buy-In programs, are programs that help pay your Medicare premiums and sometimes also coinsurance and deductibles.
Representatives from OFA will be available at the Health Screenings listed above to assist you or you may call 884-4100 to see if you qualify.*



Save the
Date

Thursday, September 8, 2016
Annual Senior Picnic
Saratoga County Fairgrounds



More than 650 seniors joined the Office for the Aging on Friday, May 20th for the Annual Senior Luncheon at the Saratoga Springs City Center. This years theme was a " Birthday Party ".

Some seniors really got into the festive spirit as well as the OFA staff and volunteers. Local businesses through out our county were most generous with the door prize giveaways. The following FOUR lucky seniors walked away with the Split the Pot cash prize of \$275 each.

**Chris Reed of Ballston Spa, Sherry Weeks of Porters Corners, Barbara Smith of Clifton Park
and Rita Morgan of Mechanicville**

CONGRATULATIONS!

Everyone had a great time eating, socializing and dancing. Thank you to the many volunteers that assisted in serving lunch prepared by Prestige Services, Inc. The dedication of our volunteers, the OFA staff, and Prestige Service made this event a wonderful community social.



Farmer Market

It's that time of the year again! Go to your local Farmer's Market to get high-quality local food and agricultural products direct from the farmers and producers.

The farmer market coupons eligibility guidelines are as follows:

You must be 60 years of age or older, ONE booklet per season per individual.

Income at or below: \$1,832 per month, household of one; \$2,470 per month, household of two. Each booklet value is \$20.00, 5 - \$4.00 coupons that are good for fresh fruits and vegetables at local participating Farmer Markets. No change can be given for any unused amount on a coupon.

Call Office for the Aging @ 884-4100 for more information and details on scheduled outreach events.

From our Dietician:

A Day At The Farmer's Market

Farmers' markets are a great place to shop and get some exercise at the same time. Many of today's farmer's markets offer an array of products such as fresh local produce, baked goods, maple syrup, preserves, honey as well as locally produced eggs, dairy, poultry and meats. Enjoy walking around and looking at the wonderful products your farmer's market has to offer. If you have grandkids take them along for some great quality time together in a festive atmosphere!

Farmers' markets offer a colorful variety of fresh, locally-produced fruits and vegetables which provide vitamins, minerals and phytochemicals. Many phytochemicals help the body (a) stay healthy and energetic (b) maintain a healthy weight (c) protect against the effects of aging and (d) reduce the risk of some cancers and heart disease. Here are some tips to get the most from your visit to the market.

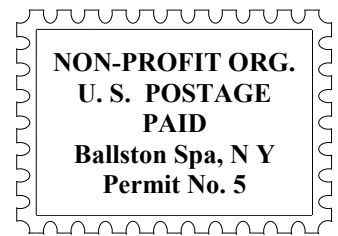
- ⇒ **Don't be shy.** The people selling products want to answer your questions. So, go ahead, ask them about the products they are selling.
- ⇒ **Learn the lingo.** If you are looking to buy organic items, keep in mind that not all farmers can afford the organic certification, so ask what the difference between "greenhouse grown" and "grown or raised without hormones." Ask if their items are grown using pesticides or insecticides.
- ⇒ **Do your homework.** Find a market that's in a convenient location and has hours that fit your schedule so you can easily add a shopping trip into your weekly routine.
- ⇒ **Dress comfortably.** Weather can change fast so keep a jacket and umbrella in the car in case of wet weather. Also wear comfortable shoes.
- ⇒ **Time your outing.** If you can only go on weekends, get there early. Otherwise, go on a weekday during the middle of the day. The less traffic in the market, the more opportunities you'll have to get the best products and chat with vendors. If you're shopping on a budget, going at the end of the market day will usually enable you to get some great deals and negotiate prices with the vendors.
- ⇒ **Bring cash and reusable bags.** Small bills will make transactions easy, and you'll need a sturdy, eco-friendly bag to carry your purchases home.
- ⇒ **Become a gourmet.** Ask the vendors for cooking suggestions; sometimes they provide recipes.
- ⇒ **Be flexible.** Accept that produce may not look perfect. But, it has been grown locally and picked recently, which means it's packed with flavor and nutrients.
- ⇒ **Perishables.** Keeping food safety in mind, if you plan on purchasing any perishables items such as meat, eggs or cheese bring a cooler packed with ice for the drive home.

Once home it is important to store your produce appropriately to keep it as fresh as possible. Try some of these tips:

- ⇒ Different fruits and vegetables require different temperature and humidity levels for proper storage. Some foods that taste best stored at room temperature include: melons, onions, potatoes, sweet potatoes, tomatoes and winter squashes. Store them in a clean dry well-ventilated place, away from direct sunlight.
- ⇒ Some produce can be ripened on the counter and then stored in the refrigerator. Examples include: nectarines, peaches, pears and plums. Avoid leaving produce in a sealed plastic bag. This slows the ripening and may increase decay from the accumulation of carbon dioxide and depletion of oxygen inside the bag.
- ⇒ When placing fruits and vegetables in the refrigerator use perforated plastic bags to help maintain moisture yet provide air flow. Unperforated plastic bags can lead to growth or mold or bacteria.

Saratoga County Office for the Aging
152 West High Street
Ballston Spa, N. Y. 12020

Return Service Requested



*Saratoga County Office for the Aging is funded by Title III of the Older Americans Act,
New York State Office for the Aging, the County of Saratoga and local Municipalities*

I have retiree insurance and will be 65 in a few months, do I need to sign up for Medicare?

If you have retiree insurance, it is a good idea to sign up for Medicare when you become eligible. According to Medicare rules, retiree insurance pays secondary to Medicare. This means that Medicare pays first for your health care, and then your retiree coverage pays for some or all of the costs that Medicare did not cover. If you do not sign up for Medicare, you may have problems accessing coverage. There are a few things to consider.

First, if you become eligible for Medicare and don't sign up, your retiree policy may not cover you. Many retiree policies require you to sign up for Medicare Part A (hospital insurance) and Part B (medical insurance) and may not make payment until Medicare does. If your retiree policy does cover your health care costs, it may later recoup payments it made when Medicare was supposed to pay primary.

Another consequence of not signing up for Medicare is the possibility of a late enrollment penalty (LEP). An individual can be subject to an LEP if they do not sign up for Medicare when they are first eligible to do so. You can avoid a late enrollment penalty by signing up for Medicare three months before or up to three months after you turn 65.

Note that some retiree policies provide creditable prescription drug coverage. Creditable coverage means that your coverage is as good as or better than Medicare Part D prescription drug coverage. If you have creditable drug coverage through your retiree plan, you can choose not to sign up for a Part D plan and not face a late enrollment penalty later should you lose retiree coverage and decide to enroll in a Part D plan.

The takeaway point is that you should sign up for Medicare Part A and Part B when you are first eligible. Check with your former employer to find out if you have creditable drug coverage before deciding whether to sign up for a Part D plan.